



# Ohio Flood Disaster



# Recovery

People Helping People

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Photo by Toledo Blade.

Two girls walk along flooded Front Street in east Toledo, after retrieving their dog who ran away in the heavy rain that hit the area.

## Disaster Aid Available Now

Residents and business owners in Lucas County became eligible for federal disaster assistance when President Clinton declared it a federal disaster area on Aug. 21. Gov. Bob Taft made the request for aid in response to the severe storms and flooding that occurred from July 29 through Aug. 2.

The declaration allows the **Federal Emergency Management Agency (FEMA)** and other federal agencies to team up with state and local disaster workers to help storm victims in the affected areas.

"The federal-state partnership enables us to provide victims with easy access to a wide range of disaster recovery assistance," Taft said.

The aid, to be coordinated at the federal level by FEMA, includes grants to help pay for temporary housing, minor home repairs and other serious disaster-related expenses. Low-interest

loans from the U.S. Small Business Administration (SBA) also are available to cover uninsured or under-insured private and business property losses.

FEMA Director James Lee Witt urged those who suffered flood damages to register promptly for assistance.

"It's really tough when you see so many people lose the family possessions they have worked all their lives to accumulate," Witt said. "But there are some actions each of us can take to lessen the effects of future disasters. This is the focus of FEMA's Project Impact: 'Building Disaster Resistant Communities.'"

Witt named Louis Botta to coordinate the federal relief effort to help victims of the summer flooding.

"We want to help people recover as quickly as possible," Botta said. "We want them to know we are concerned, and we will be there to help them apply for aid and answer their questions."

### IMPORTANT RECOVERY INFORMATION

#### ■ Register By Phone

Residents and business owners whose homes, personal property or businesses sustained damage as a result of the July 29-Aug. 2 storms and flooding are urged to begin the application process. Call **800-462-9029** from 8 a.m. to 6 p.m., seven days a week. If you are speech- or hearing-impaired, call **800-462-7585**.

#### ■ Disaster Housing Assistance

FEMA provides three kinds of grants to homeowners and renters whose primary residences are not livable. Funds may pay for alternate rental housing, essential repairs to make the home habitable or help for those facing eviction or foreclosure because of the storms.

#### ■ U.S. Small Business Administration

During disasters, the U.S. Small Business Administration (SBA) provides low-interest, long-term loans to homeowners, renters and businesses of all sizes that are not adequately insured.

#### ■ National Flood Insurance

Disaster victims insured with the National Flood Insurance Program (NFIP) are eligible to file claims to repair or replace their damaged homes and personal property. Flood insurance can be purchased through your local insurance agent. Call **800-720-1090** for information.

Apply by Phone

**800-462-9029**

(TTY: 800-462-7585)

8 a.m. to 6 p.m.  
Seven days a week

TOLL FREE



*A message from*  
**President**  
*Bill Clinton*

**A**s residents of Ohio faced the severe storms and flooding, I watched with great concern the loss and destruction you suffered. I have great admiration for the courage and perseverance you have shown.

Once again we have experienced the devastation that nature visits on us periodically. While we cannot prevent these disasters, there are steps we can take to limit the damage they cause. This is the focus of *Project Impact: Building Disaster Resistant Communities*, an effort that relies on federal, state and local officials working together with businesses, community organizations and local citizens to make their communities safer in the face of disasters.

We know prevention works. We have seen examples of businesses that have fortified themselves to withstand hurricane winds, homes that were raised out of reach of flood areas, schools that were strengthened to withstand the fury of tornadoes. I encourage each of you to explore the options available to you to make your homes and families safer in the event of future storms.

In the meantime, the federal, state and local governments will bring the full force of their aid to help you recover. My prayers for you are that you soon will be able to pick up the threads of normal life again.



*A message from*  
**Governor**  
*Bob Taft*

**I**n just a few hours on the evening of July 29, the Toledo area was inundated with five to seven inches of rain. Severe storms and heavy rains continued through August 2, resulting in flash flooding and leaving homes destroyed and families struggling to recover.

I requested and received a presidential declaration for Lucas County, which grants the Federal Emergency Management Agency (FEMA) the ability to provide certain types of assistance to families and business owners impacted by the flooding.

I am pleased that the federal government has responded favorably to my request for disaster relief. Although nothing can undo the damage done, this financial assistance will help people put their lives back together and move on.

As we continue down the long and difficult road to recovery, there are measures that can be taken to lessen the impact of future disasters. Purchase flood insurance for your home. Obtain a weather radio with tone alert to warn of flash floods and tornadoes. Take flood-proofing measures to help save your home or business from future disasters. Thinking ahead and working together, we reduce the damages suffered from severe flooding.

## Filing a Flood Insurance Claim

**I**f you have flood insurance, call your insurance agent to report your claim. The agent will prepare a Notice of Loss form and an adjuster will be assigned to assist you.

If possible, photograph the outside of the premises, showing the flooding and the damage. Also, photograph the inside of the premises, showing the damaged property and the height of the water.

Separate damaged from undamaged property. Put damaged property in the best possible order for the adjuster's examination.

Dispose of damaged property which presents a health hazard or which may

hamper clean-up operations. Be sure to describe adequately all discarded items so when the adjuster examines your losses and your records, these articles are included in the documentation.

Compile a room-by-room inventory of missing or damaged goods and include manufacturers' names, dates and places of purchase and prices. Try to locate receipts or proofs of purchase, especially for large appliances.

When the adjuster visits your property, let him or her know if you need an advance or partial payment of loss. Good records can speed up settlement of your claim.

Make sure disaster aid goes to those who deserve it.

**FEMA Fraud Hotline**  
**800-323-8603**

*Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, contact the **FEMA Helpline 800-525-0321 (TTY: 800-462-7585)** or the state equal rights officer.*

# Help on the Road to Recovery

Individuals and business owners who suffered losses because of the storms from July 29 - Aug. 2 and are located in Lucas County may be eligible for assistance.

## **DISASTER HOUSING ASSISTANCE**

Help is available for renters and homeowners whose primary residences were damaged or destroyed or who face displacement from their homes. Aid can include grants for alternate rental housing, money for emergency repairs to make a home livable or mortgage or rental assistance.

## **HOME/PERSONAL PROPERTY DISASTER LOANS**

U.S. Small Business Administration (SBA) disaster loans of up to \$200,000 are available to homeowners for real estate repairs. Renters and homeowners may borrow up to \$40,000 to replace personal property losses.

## **INDIVIDUAL AND FAMILY GRANT PROGRAM**

Grants may be made to meet disaster-related serious needs or necessary expenses not covered by other assistance programs or insurance.

## **BUSINESS DISASTER LOANS**

Businesses of all sizes and nonprofit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to fund repairs or replacement of real estate, machinery and equipment, inventory and other assets. For small businesses only, SBA makes economic injury loans for working capital to pay necessary obligations.

## **CONSUMER SERVICES**

Assistance may be provided in filing consumer complaints about disreputable business practices and other problems.

## **AGRICULTURAL ASSISTANCE**

Emergency loans may be available to farmers operating and managing farms or ranches. Loans are limited to com-

pensation for actual losses to essential property and/or production capacity. Cost-sharing grants also are available for emergency conservation measures. Contact your local Farm Service Center.

## **SOCIAL SECURITY BENEFITS**

Help is provided to speed the delivery of checks delayed by the disaster and to apply for Social Security disability and survivor benefits.

## **TAX ASSISTANCE**

The Internal Revenue Service (IRS) allows federal income tax deductions for underinsured or uninsured casualty losses on homes, personal property and household goods. Those eligible may file amended returns for the previous year to receive early tax refunds.

## **FRAUD PROTECTION AND LEGAL SERVICES**

The U.S. Department of Housing and Urban Development can assist in cases of unlawful discrimination in covered housing. Complaints of fraud or other misrepresentation may be filed with the Ohio Attorney General's Office. Legal assistance and referrals may be available by calling the Ohio Bar Association.

## **INSURANCE INFORMATION**

Assistance is available from the Ohio Department of Insurance on matters such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims.

## **VETERANS BENEFITS**

Information is available about benefits, pensions, insurance and VA mortgage loans.

## **VOLUNTEER AGENCY SERVICES**

Volunteer relief agencies, such as the American Red Cross, Salvation Army and religious groups, offer a wide range of services, from supplying victims with home clean-up kits to financial assistance to meet emergency disaster-caused needs.

## **Disaster Q&A**

### **Q. What should I do to get help on my disaster losses?**

A. Call the toll-free registration number, **800-462-9029** or, if you have a speech or hearing impairment, **TTY 800-462-7585**.

### **Q. If I have insurance, can I still get assistance?**

A. If you have any insurance coverage, contact your insurance company. However, if you believe you have needs not met by your insurance, do not delay in applying for disaster assistance.

### **Q. What information do I need to give when I call for assistance?**

A. Your name, address of damaged property, insurance information, phone number where you may be reached and description of your losses.

### **Q. What happens after I apply?**

A. It depends on which sources of aid you are referred to. In some cases, you will have to contact the agency directly. If you are applying for temporary disaster housing assistance, a trained FEMA contract inspector will call for an appointment within two weeks after you have registered. If you have not heard by then, call the **FEMA Helpline, 800-525-0321 (TTY 800-462-7585)**.

### **Q. I registered with FEMA and then I received a disaster loan application from the U.S. Small Business Administration (SBA). Why did I receive a loan application?**

A. For disaster damage to private property owned by individuals, families and businesses that are not fully covered by insurance, the basic form of federal assistance for long-term recovery is a low-interest disaster loan from SBA.

### **Q. What happens if I cannot afford a loan?**

A. Even if you believe you cannot afford a loan, you should submit your low-interest loan application to SBA. If SBA determines you are unable to repay a loan, it may refer you to the state-run grant program.



*A mother and her daughter search for footing on a flooded back porch.*

Photo by Toledo Blade.

## When Hiring a Contractor

### **Check the contractor's reputation.**

Contact the local Better Business Bureau, home builders association or building trades council to learn if the contractor has had complaints filed against him.

**Ask for references.** Get names of previous customers. Call them and ask if they would hire the contractor again.

**Ask for proof of insurance.** Be sure the contractor has disability and workers' compensation insurance.

**Ask for a written estimate.** Make sure it includes everything you expect the contractor to do.

**Ask for guarantees in writing.** The document should state clearly what is guaranteed, who is responsible (the dealer, contractor or manufacturer) and for how long the guarantee is valid.

**Do not sign off or make the final payment before the job is finished!**

## Think about Flood Insurance

**M**aintaining a flood insurance policy is one of the most effective ways to protect yourself against the cost of flood damage. As many residents found out in the aftermath of the recent storms, homeowner policies do not cover damage from rising waters. But those who do not have flood insurance can take steps now to protect themselves against future flood losses.

Flood insurance backed by the federal government is available to any homeowner, renter or business owner whose property is in a community that participates in the National Flood Insurance Program (NFIP). In order to participate, the community must adopt and enforce local floodplain management ordinances designed to reduce the risk of future flood losses.

If you live in such a community, you can purchase flood insurance from any licensed insurance agent or company — the same one, for example, who handles your homeowner or automobile insurance.

Premiums vary according to the flood risk your property is exposed to, the amount of coverage you purchase, the deductible you select and the type of building you are insuring.

On a single-family home, you may purchase flood insurance coverage up to a maximum of \$250,000 on the structure and up to \$100,000 on the contents. If you are a business owner, the maximum is \$500,000 on the building and another \$500,000 on contents. If you are a renter, you can purchase up to \$100,000 coverage for personal belongings.

Federal disaster assistance is available only if a disaster is so large and widespread it warrants a major disaster declaration from the president.

More than 90 percent of disasters are not presidentially declared. In the majority of floods, victims are on their own — unless they have flood insurance. And even for floods that are declared major disasters, most assistance is in the form of loans that must be repaid, with interest.

Even if your neighborhood is not in a floodplain, flood insurance is advisable. Floods can — and do — occur almost anywhere. Nearly 25 percent of NFIP claims come from properties considered to be at low or moderate risk.

For more information, contact your local insurance agent or company or call the NFIP toll-free number, **800-720-1090**.



*Recovery* is published by the Federal Emergency Management Agency and the Ohio Emergency Management Agency with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery* may be directed to 800-525-0321.

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# Protect Your Home from Future Damage



Photo by Toledo Blade.

*An AmeriCorp worker removes a wet rug from a home on Robinwood Ave.*

**M**any Ohio residents are tired of repeatedly cleaning up basements, tearing out carpeting and drywall, and replacing water heaters and furnaces. There are steps to take to end this cycle.

The following are cost-effective measures to lessen the effects of these damages or to keep them from happening again.

**Elevate or relocate water heaters, heating systems, washers and dryers to a higher floor or at least 12 inches above the safe flood height, known as the “base flood elevation.”** The washer and dryer can be put on a pressure-treated wooden platform in the basement. You may need stairs to the platform.

**Elevate the main electric panel or relocate it to a higher floor, and elevate electric outlets to the recommended 12 inches above the base-flood elevation.** It’s a good idea to hire an electrician for these tasks to be sure the work is done safely.

**Install a floating floor-drain plug at the lowest point of the lowest finished floor.** Drains sometimes allow floodwater to force its way back into the home. Installing a floating plug allows drainage during normal times, but when water backs up in the drain, such as in a flood, the float rises and plugs the drain.

**Install a backflow valve** to prevent sewer backup from entering your home.

**Landscape the yard so that surface water flows away from the house.** This may mean grading a lawn or leveling a tilted sidewalk.

**Cover basement windows.** Window wells or other openings more than 12 inches below ground level can be filled with poured concrete. Window openings also can be replaced with removable waterproof panels.

**Improve drainage systems.** In some cases, burying gravel and perforated drainpipes beneath a basement floor and along foundation walls can sig-

nificantly reduce uplift pressure on the basement floor from groundwater. This sort of drainage system also may be used to direct seepage to a sump pump, “dry well” or street drain.

**Build a sewage mound.** A sewage mound is an elevated rock bed with sand fill, designed to absorb water. Sewage mounds work for locations that have soil with poor drainage and/or high water tables. On soils with poor drainage, the bed must be large enough to allow sewage to seep into the soil. When the water table is high, the elevated bed treats the sewage before it reaches the water table.

**Install a sump pump to collect and carry away groundwater.** This can help protect some houses against damage from seepage and low-level floods. A battery back-up system can keep the pump working if there is a power outage.

**Fill in the basement.** Gravel or other suitable material can be used to fill the basement to the ground level, but no higher than 30 inches below the main floor joists. Utilities can be moved upstairs. In some cases, a loan from the U.S. Small Business Administration can be used to build a “safe room” for a tornado shelter and to replace the basement as space for the furnace and other utilities.

**Elevate the house.** For this solution, local building officials can determine the base flood elevation. The house is jacked up so that the main living floor is above the base flood elevation. A new foundation is added and new stairs provide access to the main living level.

Before any repairs or alterations are made, contact your local building officials to obtain necessary permits.

# SBA Low-Interest Loans: Not Just for Businesses



Photo by Toledo Blade.

Federal and state disaster officials assess damage to homes in flooded neighborhoods.

**L**ow-interest loans from the U.S. Small Business Administration are the primary form of federal assistance for long-term recovery for homeowners and renters, as well as businesses of all sizes. These SBA loans fund repairs of damages to private property that are not fully covered by insurance. By making affordable loans, the SBA disaster program helps disaster victims

pay for repairs while keeping costs to the taxpayer reasonable.

SBA disaster loans of up to \$200,000 are available to homeowners for real estate repairs, and up to \$40,000 for replacement of disaster-damaged personal property. Renters may borrow up to \$40,000 for replacement of disaster-damaged personal property.

SBA analyzes the income and debts of a homeowner or renter and if SBA determines the disaster victim cannot afford an SBA disaster loan, SBA may automatically refer the applicant to the Individual and Family Grant Program.

Businesses of all sizes and private non-profit organizations may apply for low-interest disaster loans from SBA to repair or replace disaster-damaged real estate, machinery and equipment, inventory and other business assets. Loans up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA makes Economic Injury Disaster Loans (EIDLs) to provide working capital to pay necessary obligations until operations return to normal after the disaster. These working capital loans are available to businesses financially impacted by the disaster, even if they had no property damage. Small business located in counties contiguous to the declared counties also may apply for these economic injury loans.

If you need help in completing your loan application, you can get help from an SBA representative at any SBA disaster office.



CLIP & Save

## IMPORTANT *phone numbers*

### FEDERAL AGENCIES

FEMA Registration . . . . .800-462-9029  
TTY for hearing/speech-impaired . . .800-462-7585  
Disaster Information Helpline . . . . .800-525-0321  
TTY for hearing/speech-impaired . . .800-462-7585  
FEMA Fraud Detection . . . . .800-323-8603  
National Flood Insurance Program . . .800-720-1090  
Social Security Administration . . . . .800-772-1213  
Small Business Administration . . . . .800-359-2227  
Internal Revenue Service . . . . .800-829-1040  
TTY for hearing/speech-impaired . . .800-829-4059  
Department of Agriculture  
Farm Service Center . . . . .304-372-6231

Housing and Urban  
Development Hotline . . . . .800-669-9777  
Department of Veterans Affairs . . . .800-827-1000

### STATE AGENCIES

Consumer Protection  
Ohio Attorney General . . . . .800-282-0515  
Dept. of Insurance . . . . .800-686-1526  
Dept. of Aging . . . . .614-466-5500  
Mental Health Hospital Services . . . .614-466-1703  
Bureau of Employment Services  
Dept. of Jobs and Family Services . .614-995-5938

### VOLUNTEER AGENCIES

American Red Cross . . . . .800-517-2828  
Salvation Army . . . . .513-732-6328